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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/915,436	07/26/2001	Dwip N. Banerjee	AUS920010527US1	7371
7590	09/20/2005		EXAMINER	
Duke W. Yee Carstens, Yee & Cahoon, LLP P.O. Box 802334 Dallas, TX 75380				KRAMER, JAMES A
		ART UNIT		PAPER NUMBER
		3627		

DATE MAILED: 09/20/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	09/915,436	BANERJEE ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	James A. Kramer	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 01 July 2005.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-21 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All    b) Some \* c) None of:
1. Certified copies of the priority documents have been received.
  2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
 Paper No(s)/Mail Date \_\_\_\_\_.

- 4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date. \_\_\_\_\_.  
 5) Notice of Informal Patent Application (PTO-152)  
 6) Other: \_\_\_\_\_.

**DETAILED ACTION**

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-7, 9-11, 13-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cianciarulo et al. in view of Kokubu.

Cianciarulo et al. teaches a system and method for insuring data over the Internet. In particular Cianciarulo et al. teaches receiving a request from a requestor to insure delivery of an electronic document (e.g. page 9; paragraph 0062; lines 7-12). Examiner notes that the data set represents Applicant's electronic document.

Cianciarulo et al. teaches responsive to the request, identifying a payment amount to insure delivery of an electronic document which represents an identified payment amount (e.g. page 8; paragraph 0055). Examiner notes that the appropriate fee of Cianciarulo et al. represents Applicant's payment amount. Further, applying an appropriate fee for selected coverage represents identifying a payment amount to insure delivery of an electronic document.

Cianciarulo et al. teaches sending an acknowledgement of the electronic document to the requestor, wherein the acknowledgement includes the identified payment amount and delivering the electronic document in response to receiving a reply to the acknowledgement from the requestor accepting the identified payment amount (e.g. page 10; paragraph 0064). Examiner notes that the teaching of a permission activated event represents Applicant's acknowledgement of the payment amount (appropriate fee).

Cianciarulo et al. does not teach that the payment amount to insure delivery is based on network characteristics , wherein the characteristics include transaction statistics.

McCabe teaches that a payment amount (mathematically fair price for insurance) is based on statistics associated with the type of insurance being purchased (page 4; paragraphs 0061-0062).

Examiner notes that McCabe states that applicants for insurance are put into classes according to their probability of loss and each class bears a mathematically fair share of the insurance pool's losses and expenses (based on that classes probability of loss). As such, the mathematically fair price for insurance is found by multiplying the probability of loss for a class times the dollar value exposed to loss, then adding a fair share of the insurer's expenses.

McCabe goes on to state that the risk classification technique described above is developed by observing defined events across large groups of people or entities. Examiner notes that observations defined across large groups of people or classes represents statistics. In other words, McCabe teaches that in order to determine a group's probability of loss, insurance companies rely on statistics associated with that group.

Therefore, McCabe teaches that the mathematically fair share for insurance is based on observations/statistics, since those observations/statistics define a group's probability for loss.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to base the appropriate price of Cianciarulo et al. on transaction statistics for each of the selected electronic transaction groups defined by Cianciarulo et al. as taught by McCabe. One of ordinary skill would have been motivated to combine these references as taught in order to produce a mathematically fair price for insurance.

Cianciarulo et al. teaches billing the requestor in response to receiving a reply to the acknowledgment accepting the identified amount (e.g. page 10; paragraph 0064).

Cianciarulo et al. teaches wherein the payment amount is received in a form of electronic cash, a credit card charge or a debit to an account (page 8; paragraph 55; lines 22-23). Examiner notes that the specific teaching referenced here on page 8 includes only the debiting of an account, but as the limitation is presented in the alternative, only one of the options is required to anticipate the claim.

Cianciarulo et al. teaches wherein identifying step includes taking into account a value of the electronic document in addition to network characteristics (pages 9-10; column 62; lines 38-48). Examiner notes that a coverage amount represents account value of the electronic document.

Cianciarulo et al. teaches wherein the identified value of the electronic document is received from the requestor (pages 9-10; column 62; lines 38-48). Examiner notes that the user of Cianciarulo et al. selects the amount of coverage thus defining the value of the electronic document.

Cianciarulo et al. teaches responsive to an inability to deliver the electronic document within a time guaranteed, sending a payment to requestor (page 6; column 0044; lines 3-9).

Claims 8, 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cianciarulo et al. in view of Kokubu.

Cianciarulo et al. teaches receiving a request from a requestor to insure delivery of an electronic document (e.g. page 9; paragraph 0062; lines 7-12). Examiner notes that the data set represents Applicant's electronic document.

Cianciarulo et al. teaches receiving a delivery status of the electronic document (page 6; column 0041).

Cianciarulo et al. teaches determining from the delivery status if the electronic document has been timely delivered and if the electronic document has not been timely delivered compensating the requestor (page 6; paragraph 0041 and page 6; paragraph 0044).

Cianciarulo et al. does not teach wherein the insurance of delivery is based on a number of times a party to whom the insurance is being provided has been paid insurance proceeds.

McCabe teaches using insurance claim statistics to determine an insurance premium (page 5; paragraph 0075).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the insurance of delivery of Cianciarulo et al. by using claims statistics to determine the premium as taught by McCabe. It would have been obvious to a person of ordinary skill in the art at the time the invention was made to in order to help defray the costs associated with factors related to increased insurance claims (McCabe; page 5; paragraph 0075).

***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

***Response to Arguments***

Applicant's arguments filed 7/1/05 have been fully considered but they are not persuasive.

Applicant asserts that Cianciarulo does not teach "delivering the electronic document in response to receiving a reply to the acknowledgment from the requestor accepting the identifier payment amount." Examiner respectfully disagrees and asserts that Applicants "acknowledgement" represents a quote. As such Cianciarulo's teaching of, for example, a permission activated event, requires the permission of the user (i.e. in reply to an quote). Additionally, the system allows the user to select a coverage amount (e.g. \$300/transmission or \$500/transmission – see for example column 10, paragraph 66, lines 35-40) and a fee is charged accordingly (see for example page 10, paragraph 66, lines 17-18). Examiner notes that the presentation of this fee represents Applicant's acknowledgement and the subsequent user permission represents the reply to the acknowledgement.

Applicant asserts that a premium amount based on a rate of change does not represents a premium based on a network characteristic. Examiner respectfully disagrees. Applicant argues that determining if the actual bandwidth available for a document transfer does not represent a network characteristic. Examiner disagrees and argues that the actual bandwidth is in fact a network characteristic and as such the reference teaches determining a premium based on a network characteristic.

Art Unit: 3627

Applicant asserts that the rejection fails to teach providing an insurance cost and an estimated time of delivery. Examiner respectfully disagrees and asserts that a fee (as discussed above) clearly represents an insurance cost. Further, Examiner argues that there would be no way to determine whether an insurance claim is appropriate without a estimated time of delivery.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James A. Kramer whose telephone number is (571) 272 6783. The examiner can normally be reached on Monday - Friday (8AM - 5PM).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272 6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

James A. Kramer  
Examiner  
Art Unit 3627

jak

*Andrew Fischer 9/16/05*  
ANDREW FISCHER  
PRIMARY EXAMINER